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CONSUMER PORTFOLIO SERVICES INC

Form 8-K/A

October 26, 2004

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K/A

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report: October 16, 2004
(Date of earliest event reported)

CONSUMER PORTFOLIO SERVICES, INC.
(Exact name of Registrant as specified in its charter)

California
(State of Incorporation)

1-14116
(Commission File No.)

33-0459135
(I.R.S. Employer
Identification No.)

16355 Laguna Canyon Road
Irvine, California
(Address of Principal Executive Offices)

92618
(Zip Code)

Registrant's Telephone Number, Including Area Code: (949) 753-6800

This amendment to current report is filed solely to include as an exhibit the letter referred to in Item 9.01

ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS

16.1 Letter from KPMG LLP to the Securities and Exchange Commission pursuant to Item 304(a)(3) of Regulation S-K. (filed herewith).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Consumer Portfolio Services, Inc.

October 25, 2004

By: /s/ Robert E. Riedl

Robert E. Riedl,
Sr. Vice President and
Chief Financial Officer

EXHIBIT INDEX

16.1 Letter from KPMG LLP to the Securities and Exchange Commission pursuant to Item 304(a)(3) of Regulation S-K.